

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

**Herron, Michael K.****Case No. 19-24527-TPA****Reporting Period:** NOV 21 - NOV 30 2019

**MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

<b>REQUIRED DOCUMENTS</b>	<b>Form No.</b>	<b>Document Attached</b>	<b>Explanation Attached</b>
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)		
Bank Reconciliation			
Copies of bank statements		X	X
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

*Michael K Herron*

Signature of Debtor

*10 February 2020*

Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

Herron, Michael K.

Case No. 19-24527-TPA

Debtor

Reporting Period: Nov 21 - Nov 30 2019**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	54.53	
<b>RECEIPTS</b>		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	300.00	
<b>Total Receipts</b>		
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance	285.94	
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Household Expenses		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule) <i>BANK FEES</i>	51.00	
Total Ordinary Disbursements	0	
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	0	
<b>Total Disbursements (Ordinary + Reorganization)</b>		
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>		
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	17.59	

Herron, Michael K.

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Debtor

Reporting Period: NOV 21 - 30 NOV 2019**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
<b>Other Reorganization Expenses</b>		

Herron, Michael K.

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Case No. 19-24527-TPA

Debtor

Reporting Period: Nov 21 - 30 Nov 2019**STATUS OF POSTPETITION TAXES**

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
<b>State and Local</b>						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
<b>Total Taxes</b>						

**SUMMARY OF UNPAID POSTPETITION DEBTS**

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
<b>Total Postpetition Debts</b>						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

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\*"Insider" is defined in 11 U.S.C. Section 101(31).

FORM MOR-4  
(9/99)

Herron, Michael K.

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Case No. 19-24527-TPA

Debtor

Reporting Period: NOV 21 - 30 NOV 2019**ACCOUNTS RECEIVABLE RECONCILIATION AND AGING**

<b>Accounts Receivable Reconciliation</b>	<b>Amount</b>
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

<b>Accounts Receivable Aging</b>	<b>Amount</b>
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

**DEBTOR QUESTIONNAIRE**

<b>Must be completed each month</b>	<b>Yes</b>	<b>No</b>
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		✓
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.	✓	
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	✓	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	✓	

#2 PLEASE ATTACHMENT



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STATEMENT OF ACCOUNT

3897-FTD01040120119117966



MICHAEL K HERRON  
1132 SE KINGS BAY DR  
CRYSTAL RIVER FL 34429

Page: 1 of 3  
Statement Period: Nov 01 2019-Nov 30 2019  
Cust Ref #: 8602270721-350-T-###  
Primary Account #: [REDACTED] 0721

**Private Convenience Checking**

MICHAEL K HERRON

Account # [REDACTED] 0721

**ACCOUNT SUMMARY**

Beginning Balance	54.53	Average Collected Balance	98.43
Electronic Deposits	560.94	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	546.88	Annual Percentage Yield Earned	0.00%
Other Withdrawals	35.00	Days in Period	30
Service Charges	16.00		
Ending Balance	17.59		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$35.00	\$175.00

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
11/05	eTransfer Credit, Online Xfer Transfer from CK 7600718257	300.00
11/06	ACH RETURNED ITEM, CONTINENTAL LIFE INS PYMT CLI6051483	260.94
	Subtotal:	560.94

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
11/05	ACH DEBIT, 86301 CHESAPEAKE RETRY PYMT ***G*53804	25.00
11/05	ACH DEBIT, CONTINENTAL LIFE INS PYMT CLI6051483	260.94
11/13	ACH DEBIT, CONTINENTAL LIFE INS PYMT CLI6051483	260.94
	Subtotal:	546.88

**Other Withdrawals**

POSTING DATE	DESCRIPTION	AMOUNT
11/06	OVERDRAFT RET	35.00
	Subtotal:	35.00

**Service Charges**

POSTING DATE	DESCRIPTION	AMOUNT
11/29	MAINTENANCE FEE	15.00
11/29	PAPER STATEMENT FEE	1.00
	Subtotal:	16.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)



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STATEMENT OF ACCOUNT

MICHAEL K HERRON

Page: 3 of 3  
Statement Period: Nov 01 2019-Nov 30 2019  
Cust Ref #: 8602270721-350-T-###  
Primary Account #: [REDACTED] 0721

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
10/31	54.53	11/13	33.59
11/05	68.59	11/29	17.59
11/06	294.53		

3897-2-2-000000



United States Bankruptcy Court- Western District of Pennsylvania

Case# 19-24527

MOR Reporting Period: **November 21 to 30, 2019**

**Explanations/Comments:**

Page One: There was a delay in setting up the DIP account, which took place in early December. Sums documented on page one of the MOR reflects minimal activity in original bank account. The account was over drawn secondary to automatic health insurance payments and an additional \$300 was added.

Page Five: Q2: as above.